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## Bulletin No. 232 - Family Living Expenditures: Summit County, Utah 1930

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# FAMILY LIVING EXPENDITURES

SUMMIT COUNTY, UTAH  
1930

EDITH HAYBALL AND W. PRESTON THOMAS

**Utah Agricultural Experiment Station**

UTAH STATE AGRICULTURAL COLLEGE

Logan, Utah

# Family Living Expenditures

Summit County, Utah, 1930<sup>1</sup>

EDITH HAYBALL AND W. PRESTON THOMAS<sup>2</sup>

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## INTRODUCTION

This publication is a detailed analysis of data secured in a study of the income and expenditures of farm families in Summit County, Utah, which was made for the year 1930 by the Agricultural Experiment Station and Extension Service of the Utah State Agricultural College.

Summit County is in a mountain valley located in the north central part of the state, with an elevation of approximately 5500 feet. It is an agricultural county where farming is practiced under irrigation. The surrounding mountainous section is used for livestock grazing during the summer months. The principal crops grown are hay and grain, with some potatoes and canning peas. Due to the high elevations, only the small fruits are grown to any extent. The United States Census Report for 1930 lists the number of farms in this county as 509. The 51 farms in this study averaged 265 acres per farm, with a cultivated area of 73 acres.

Because of the feed crops and pasture produced on the irrigated farms and the adjacent available grazing land, the county is particularly well-adapted to livestock production which is its principal industry. The main source of income for the farms in this study was dairying, which is the major enterprise on 82 per cent of the farms. However, most farms showed considerable diversification in the type of farming, including poultry, sheep, hogs, beef cattle, and general crop production.

The agriculture in Summit County is similar to that in other mountainous valleys of high elevation where farming is practiced under irrigation. However, the family and community life in this county is representative of conditions in other parts of Utah where the family income is of similar proportions.

The families studied averaged six persons in the household—the parents and four children. In the main, these families had well-built convenient farm homes, averaging approximately one room per person. These homes were well-equipped with modern conveniences. Electricity furnished the lighting in 96 per cent of the homes, while more than three-fourths of the families had electrical equipment and more than two-thirds of the homes had running water in the house. These families were all farm

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**Acknowledgments:** Acknowledgment is made to the following members of the Extension Service Staff for assistance in collection of field data: Mrs. Rena B. Maycock, Assistant Director for Home Economics; C. O. Stott, Extension Economist; W. W. Owens, Assistant Director for Agriculture; David Sharp, Jr. and Ivy L. Hall, Extension Agents for Summit County; and to George T. Blanch and Lyman Roberts, Station Research Assistants. Acknowledgment is also made to the following for assistance in preparation of the data: Inez Tingey and Beth Van Fleet of the Department of Agricultural Economics, Agricultural Experiment Station; and Ruth Stewart of the Extension Service.

<sup>1</sup>Contribution from Department of Agricultural Economics, Utah Agricultural Experiment Station.

<sup>2</sup>Research Assistant and Agricultural Economist, respectively.

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owners; consequently, they were interested in the permanency of their homes.

### PURPOSE OF THE STUDY

The purpose of the project was to study the cost of living, the expenditure of the income, and the relationship between the farm income and family expenditures. The object was to determine the distribution and efficiency of these expenditures in relation to the varying incomes and to determine whether or not the income on these farms is adequate to sustain a reasonable standard of living.

### SOURCE OF DATA

Records of expenditures for family living were secured from 51 home-makers for the year 1930 on the farms where records of the farm business (covering the same period) had previously been taken. The data on cash available for family living from farm and other sources, together with farm privileges, were secured from the farm-management records. Data from these two sources have been tabulated and analyzed and form the basis for this report.

### COOPERATION AND PROCEDURE

The project was conducted cooperatively by the Experiment Station and Extension Service of the Utah State Agricultural College, under a general plan whereby the two departments cooperated in collection of data for the analysis of the farm and home situation in this county. A preliminary summary of the results was submitted by the Extension Service to the people of Summit County at an economic conference held in that county in March, 1931, and formed the basis for recommendations at the conference which were later published as Extension Circular 37 (New Series), July, 1931.<sup>3</sup> A detailed analysis of the data secured was made by the Experiment Station and is presented in this bulletin.

### FARM INCOME AND EXPENSE AND CASH AVAILABLE FOR FAMILY LIVING

The average total cash income as reported by 51 farmers in Summit County, Utah, for 1930, where both farm-management and family expenditure records were taken, was \$2520 (Table 1). Of this income, \$2035 was from the farm and \$485 was from other sources, chiefly from the labor of the operator or members of the family away from the farm. The average total cash expended for the farm including current farm expenses, interest on borrowed money, purchase of livestock, buildings, and equipment and payments on farm indebtedness was \$1391, leaving \$1129 cash available for family living. The net cash income, as shown by the farm-management records for the farms included in this study, was used as cash available for

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<sup>3</sup>"Economic Study of Farm and Farm Homes, Summit County, 1930-31". U. S. A. C. Ext. Serv. Cir. 37 (N.S.), July, 1931. 31 pp.



family expenditures. No deductions for interest on equity, depreciation on farm property, and decrease in inventories, as determined in the farm business study, were made in this analysis.

To the cash available for family living was added \$530 for food supplied by farm and use of home and automobile, making a total of \$1659 as total income available for family living for those in the study. Of the \$530 reported for farm privileges, \$258 was for farm products used in the household and \$272 the farm privilege value for use of house and furnishings and for automobile used by family. The cash available plus products supplied by the farm gave a total of \$1387 as the amount available for family living in addition to the farm home.

**TABLE 1.** Total income, farm expense and income available for family living, as reported by 51 farmers in Summit County, Utah, 1930.

Item	Dollars
Cash Income	
From Farm	2035
Other	485
Total Cash Income	2520
Cash Farm Expense—Including current farm expense, interest, taxes, etc., purchase of livestock, buildings, and equipment, and payment of indebtedness	1391
Receipts less Expense	1129
Farm Privileges	530
Total Income Available for Family Living	1659

## THE COST OF LIVING FOR FARM FAMILIES

### Food Purchased and Products Furnished by Farm

The average total annual food cost for the 51 families studied in Summit County for 1930, including food products supplied by the farm as well as purchases, was \$505.22 (Table 2, Figure 1). Of this amount, dairy products constituted the largest item, amounting to \$148.56, or 29.4 per cent of the total food. The cost of fruit and vegetables was \$124.55, or 24.6 per cent; meat, poultry and fish, \$84.58, or 16.7 per cent; staple groceries, \$53.86, or 10.7 per cent; flour and cereals, \$46.35, or 9.2 per cent; and eggs, \$47.32, or 9.4 per cent of the total cost. The value of food products furnished by the farm, figured on basis of farm prices, amounted to \$258 and comprised 51.1 per cent of total food cost.

Of the total food cost, approximately one-half was supplied by the farm (Table 3, Figure 2). The largest contribution from the farm toward the family living was dairy products of which 91.8 per cent was home-produced and only 8.2 per cent of the products used were purchased. The farm supplied 84.7 per cent of the eggs used, 54.7 per cent of meat and poultry, and only 26 per cent of the fruit and vegetables, while 93.3 per cent of the flour and cereals were purchased as were all staple groceries.

## Distribution of Total Food Cost

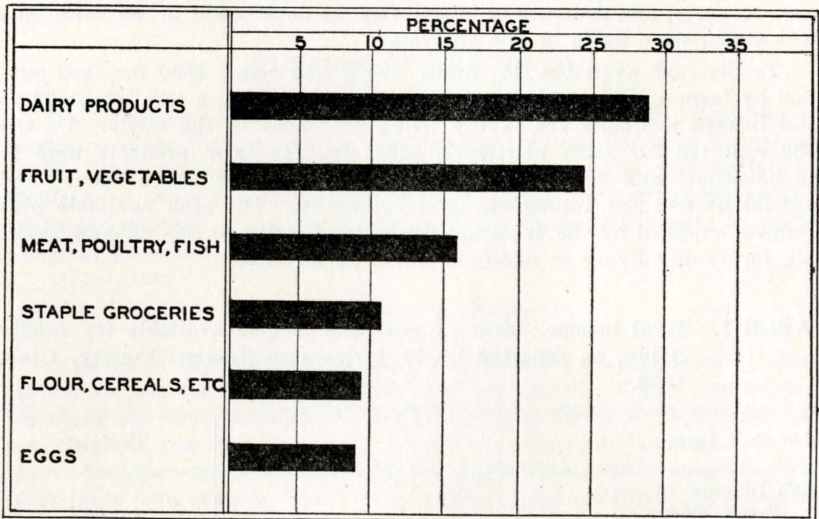


Figure 1—Dairy products constituted 29 per cent of total food cost and fruit and vegetables 25 per cent. These two food classes made up more than half of total food cost. Data, Table 2.

Table 2. Average total food costs: Cash expenditure and products supplied by farm for 51 farm families in Summit County, Utah, 1930.

Item	Value of products purchased	Value of products furnished by farm	Total food — farm and purchased	Percentage each item is of total food
	Dols.	Dols.	Dols.	Per cent
Dairy products	12.23	136.33	148.56	29.4
Fruit and vegetables	92.20	32.35	124.55	24.6
Meat, poultry, and fish	38.31	46.27	84.58	16.7
Staple groceries—sugar, etc.	53.86	.....	53.86	10.7
Eggs	7.24	40.08	47.32	9.4
Flour, cereals, etc.	43.25	3.10	46.35	9.2
Grand Total	247.09	258.13	505.22	100.0

TABLE 3. Percentage of food products purchased and products supplied by farm for 51 farm families in Summit County, Utah, 1930.

Item	Percentage purchased	Percentage furnished by farm
	Per cent	Per cent
Dairy products	8.2	91.8
Eggs	15.3	84.7
Meat, poultry, and fish	45.3	54.7
Fruit and vegetables	74.0	26.0
Flour, cereals, etc.	93.3	6.7
Staple groceries	100.0	0.0
Percentage Purchased and Supplied by Farm	48.9	51.1



Percentage of Food Products Purchased and Supplied by Farm  
(Blackened portion represents the percentage of food purchased)

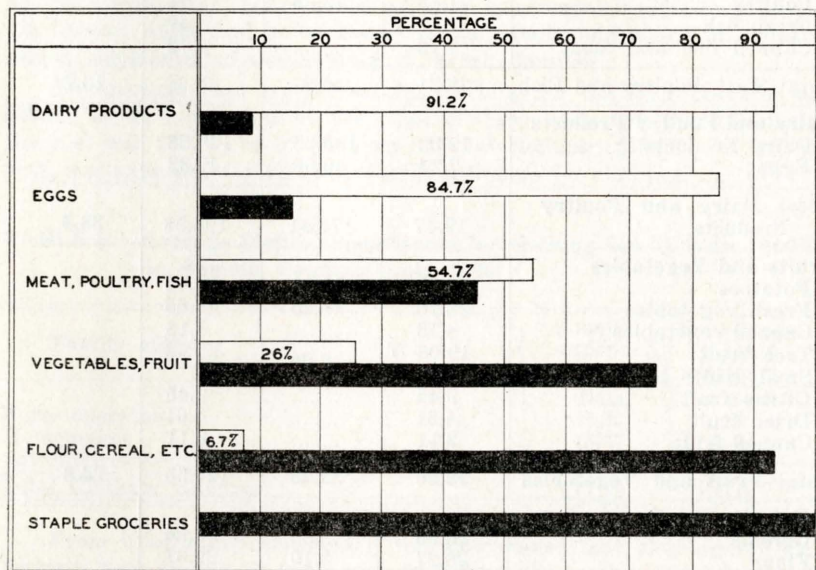


Figure 2—92 per cent of dairy products, 85 per cent of eggs, and 55 per cent of meat used in family living were supplied by the farm, while only 26 per cent of the fruit and vegetables were supplied by farm.  
Data, Table 3.

The detailed costs within the various food groups is shown in Table 4. The meat supplied by the farm was charged as fresh meat. Some of this was cured or canned and later used in these forms. This was true also of vegetables and fruit, which were charged up to food costs at the time they were brought in from the farm even though a portion of the products was canned or preserved for later use.



**TABLE 4. Detailed food costs for 51 farm families in Summit County, Utah, 1930.**

Item	Value of products purchased	Value of products furnished by farm	Total purchased and supplied by farm	Percentage of total food
<b>Meat, Poultry, and Fish</b>	<b>Dols.</b>	<b>Dols.</b>	<b>Dols.</b>	<b>Per cent</b>
Cured meat	5.55	.....	5.55	
Fresh meat	25.14	32.92	58.06	
Poultry	1.43	13.35	14.78	
Fresh fish	1.47	.....	1.47	
Canned fish and meat	4.72	.....	4.72	
<b>Total Meat, Poultry and Fish</b>	<b>38.31</b>	<b>46.27</b>	<b>84.58</b>	<b>16.7</b>
<b>Dairy and Poultry Products</b>				
Dairy Products	12.23	136.33	148.56	
Eggs	7.24	40.08	47.32	
<b>Total Dairy and Poultry Products</b>	<b>19.47</b>	<b>176.41</b>	<b>195.88</b>	<b>38.8</b>
<b>Fruits and Vegetables</b>				
Potatoes	6.43	11.61	18.04	
Fresh vegetables	28.20	18.45	46.65	
Canned vegetables	8.16	.....	8.16	
Tree fruit	19.08	2.29	34.53	
Small fruit—berries, etc.	13.16			
Citrus fruit	9.45			
Dried fruit	4.61	.....	4.61	
Canned fruit	3.11	.....	3.11	
<b>Total Fruit and Vegetables</b>	<b>92.20</b>	<b>32.35</b>	<b>124.55</b>	<b>24.6</b>
<b>Flour, Cereals, etc.</b>				
Cereals	10.96	.....	10.96	
Flour	26.27	3.10	29.37	
Baker's bread, cakes, etc.	4.57	.....	4.57	
Other—crackers, etc.	1.45	.....	1.45	
<b>Total Flour, Cereals, etc.</b>	<b>43.25</b>	<b>3.10</b>	<b>46.35</b>	<b>9.2</b>
<b>Other Supplies</b>				
Sugar	21.49	.....	21.49	
Syrup, honey, etc.	5.77	.....	5.77	
Lard, oils, fat	6.37	.....	6.37	
Coffee, tea, cocoa	10.76	.....	10.76	
Spices, flavoring, etc.	6.67	.....	6.67	
Miscellaneous	2.80	.....	2.80	
<b>Total Other Supplies</b>	<b>53.86</b>	<b>.....</b>	<b>53.86</b>	<b>10.7</b>
<b>GRAND TOTAL</b>	<b>247.09</b>	<b>258.13</b>	<b>505.22</b>	<b>100.0</b>

This table shows that more than half of the potatoes were grown at home and more than one-third of the fresh vegetables, while nearly 95 per cent of the berries and tree fruits were purchased. Due to the high elevation of this county there is little fruit grown other than berries and small fruit.

## Family Expenditure for Clothing

As a result of lower prices received for farm products, farm incomes for 1930 in Summit County were somewhat below normal. With this reduction in income, it was necessary for the average family to reduce expenditures wherever possible, and since the clothing budget is more flexible than either food or household operation costs the clothing expenditure is somewhat below that of a normal year. In other words, the usual replacements to the wardrobe were below average.

The average total expenditure from the family income for clothing was \$217.59 (Table 5). This does not take into consideration gifts from outside the family, which had no cash cost to the family and which, to quite an extent, supplemented the clothing of certain families.

The average cash expenditure for clothing for the farm operator was \$48.53, or 22.3 per cent of the total clothing cost; for the homemaker the cost was \$45.67, or 21 per cent of total clothing; \$123.39, or 56.7 per cent, was expended for all other family members for clothing.

**TABLE 5. Average family expenditures for clothing for 51 farm families in Summit County, Utah, 1930.**

Family Member	Amount expended	Percentage of total clothing
	Dols.	Per cent
Farm operator	48.53	22.3
Homemaker	45.67	21.0
All children	123.39	56.7
Total Clothing Expense	217.59	100.0

From information collected it was determined that clothing for girls between ages 16 and 20 years was somewhat higher than for boys of the same age, while for the age groups 11 to 15 years and 6 to 10 years, the clothing cost for boys averaged slightly higher than for girls.

The average clothing cost for all young people from 16 to 20 years was \$65, while the average for ages 11 to 15 years was but \$34; for ages 6 to 10 years this represented \$23 and for children under the age of 6 years the average cost was \$15 (Table 6, Figure 3). For young people 16 to 20 years of age, the highest clothing expenditure was \$185 (for a 20-year-old girl) and the lowest expenditure \$28 (for a 17-year-old girl); for a boy in the same age group the range was from \$24 to \$110.

**TABLE 6. Average clothing expenditures at various ages for boys and girls in 51 farm families in Summit County, Utah, 1930.**

Age	Boys	Girls	Average Boys and Girls
1-5 years, inclusive	.....	.....	15.45
6-10 years, inclusive	24.28	21.80	23.04
11-15 years, inclusive	35.09	33.80	34.44
16-20 years, inclusive	60.68	69.78	65.23



Family Expenditures for Clothing at Various Ages

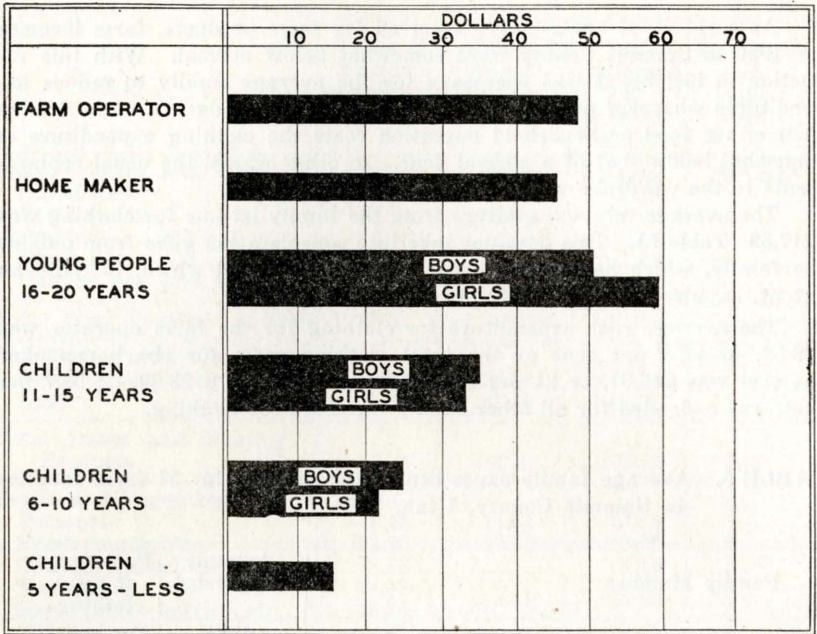


Figure 3—The clothing expenditures were higher for girls between ages of 16 to 20 years than for boys of the same age, while under 16 years of age the costs were lower for girls than for boys.  
Data, Tables 5 and 6.

There was less opportunity for economy in clothing expenditures for young people over 16 years of age who were attending high school or college than in the younger groups for whom clothing outgrown by older members could be utilized by means of alterations. From reports of home-makers economy was practiced in making over articles for younger members of family, more particularly for the girls than for boys. This probably explains the fact that in the younger groups the boys' clothing expense is higher than that of the girls.

Household Operation Cost

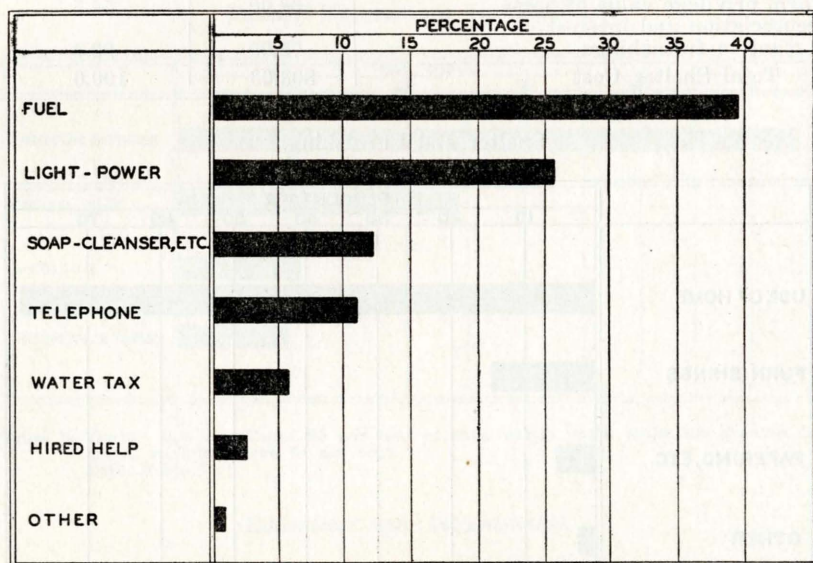
The total cost of household operation averaged \$131.87, the major item of which was for fuel, amounting to \$52.22, or 39.6 per cent of the total (Table 7, Figure 4). Although the information concerning the amount of fuel supplied by the farm was not obtained in the survey, this cash expenditure for fuel was supplemented by some fuel, for which there was no cash cost. The next item in importance in household operation was for light and power, averaging \$34.55 and making up 26.2 per cent of the total. These two items, fuel and electricity, constituted approximately two-thirds of the total operation expense. It is significant that hired help in the home and laundry done away from home averaged but \$4.24 per family for the year.



**TABLE 7.** Average household operation cost for 51 farm families in Summit County, Utah, 1930.

Item	Average per family	Percentage of total
	Dols.	Per cent
Fuel	52.22	39.6
Light and power	34.55	26.2
Water tax	8.47	6.4
Telephone	14.98	11.4
Laundry	.67	.5
Hired help	3.57	2.7
Soap, cleanser, etc.	16.31	12.4
Other	1.10	.8
Total	131.87	100.0

## Household Operation Cost

**Figure 4**—Fuel was the major item of expense for household operation. This item, together with light and power, constituted 66 per cent of total.  
Data, Table 7.

## Shelter Cost

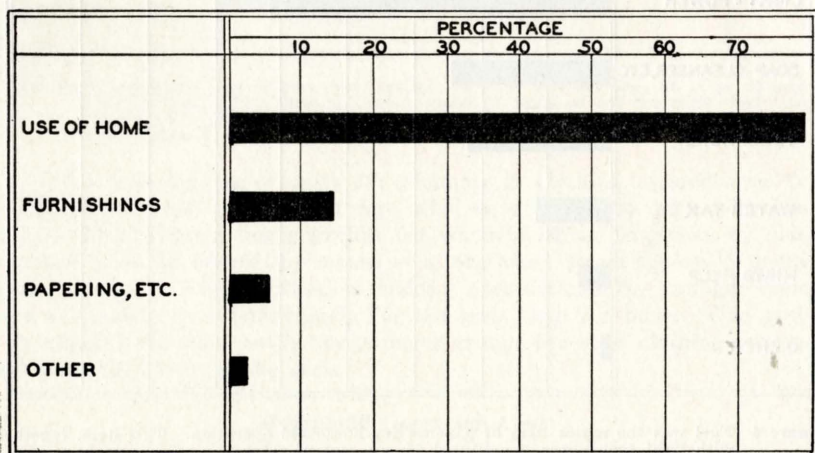
The annual cash expense for furniture and upkeep of the home and for fire insurance, averaged \$68.03 (Table 8). The estimated value for use of the house, based on the taxes and insurance paid, the depreciation chargeable for one year, and the interest on the investment amounted to \$168. To this was added the depreciation and interest on investment in furnishings, amounting to \$72 and making a cost for the use of the home and furnishings of \$240. The value for use of the house and furnishings, together with cash spent for furnishing and repair, brought the total cost for shelter to \$308.03.

The furniture purchased during the year averaged \$44.55; papering, painting, and minor repairs, \$17.33; fire insurance and other costs made up the total cash expenditure of \$68.03, which was but 22.1 per cent of total shelter cost, while the furnished home supplied by farm constituted 77.9 per cent of the total cost of shelter (Figure 5).

**TABLE 8.** Average total cost of shelter and furnishings for 51 farm families in Summit County, Utah, 1930.

Item	Average per family	Percentage of total cost
	Dols.	Per cent
Furniture	44.55	14.5
Papering, painting, repair	17.33	5.6
Fire insurance	4.39	1.4
Miscellaneous	1.76	.6
Total Cash	68.03	22.1
Farm privilege value of home	168.00	54.5
Depreciation and interest on investment in furnishings	72.00	23.4
Total Shelter Cost	308.03	100.0

### Shelter and Furnishings



**Figure 5**—The use of the home supplied by the farm constituted 78 per cent of the total cost of shelter and furnishings.  
Data, Table 8.

### Family Expenditure for Health

The cooperating families expended for health an average of \$56.43 (Table 9, Figure 6). Of this amount, \$30.82, or 54.6 per cent, was for doctor's service, and \$13.71, or 24.3 per cent, for dental care.

The highest total expense for health was \$335, \$295 of which was for doctor bills; the lowest was \$2, spent for medicine and equipment.

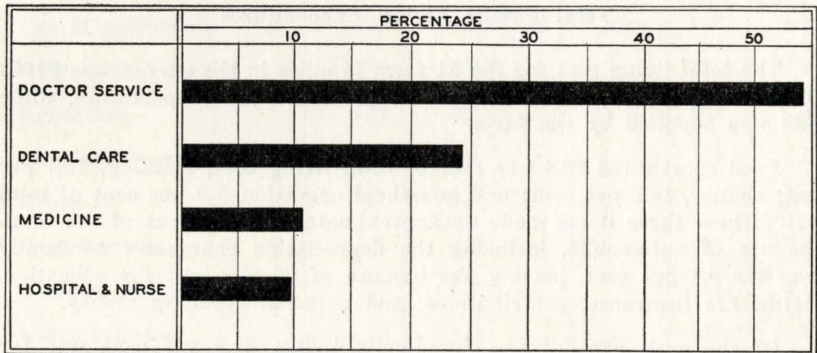


Children were born in six families during the year, the expense thus incurred for doctor, nurse, etc., averaging \$68. One-third of the families had no expense for dental work during the year.

**TABLE 9. Average family expenditure for health for 51 farm families in Summit County, Utah, 1930.**

Item	Average per family	Percentage of total
	Dols.	Per cent
Doctor's service	30.82	54.6
Dental care	13.71	24.3
Medicine and equipment	6.39	11.3
Hospital and nurse	5.51	9.8
Total Health Costs	56.43	100.0

#### Family Expenditure for Health



**Figure 6**—Doctor bills constituted 55 per cent of total health costs, while the expense for dental work averaged 24 per cent.  
Data, Table 9.

#### Education and Advancement

The family expended an average of \$104.43 for education and advancement (Table 10). Of this \$46.45 per family, or 44.5 per cent, was spent for special training, music, and travel. Money expended for college and high school was \$45.65, for books, magazines, and newspapers, \$12.33. For students attending college the average amount of money provided by the farm per student was \$271 and \$18 per student in high school. The high school costs covered only tuition, books, etc., since all high school students were living at home. These funds, for college and high school, were supplemented by students themselves through part-time work while in school or by earnings during vacation time.



**TABLE 10. Family expenditure for advancement for 51 farm families in Summit County, Utah, 1930.**

Item	Average per family	Percentage of total
Education—high school and college	<b>Dols.</b> 45.65	<b>Per cent</b> 43.7
Special—music, travel, etc.	46.45	44.5
Books, magazines, etc.	12.33	11.8
<b>Total Advancement</b>	<b>104.43</b>	<b>100.0</b>

### Total Family Living Expenditures

The total living cost for the 51 farm families in the survey was \$1663 (Table 11, Figure 7). Of this, \$1133 represented cash expenditure, while \$530 was supplied by the farm.

Food constituted 30.4 per cent of total living cost; clothing, 13.1 per cent; shelter, 18.5 per cent; and household operation, 7.9 per cent of total cost. These three items made up approximately 70 per cent of the total. The use of automobile, including the depreciation chargeable to family use, was 9.1 per cent, leaving the balance of 20 per cent for education, health, life insurance, contributions, and personal spending money.

Of the cash expenditures for family living, 21.8 per cent was for food, 19.2 per cent for clothing, 6 per cent for shelter and furnishings, 11.6 per cent for household operation, 10.6 per cent for automobile, leaving 30.8 per cent for education, life insurance, health, contributions, personal, and other cash expense.

The cash expended for the automobile chargeable to family use amounted to \$120, based on the average mileage reported of approximately 2000 miles at 6 cents a mile. This was in addition to the portion of depreciation on the car chargeable to family use, which was \$32, making a total of \$152 as the actual cost of the car for family use. The portion of the use of the automobile chargeable to the family living was based on the mileage used by the family. The balance of the car mileage was charged to the farm.

Total personal spending money for all members of the family averaged \$48. According to the families reporting this was undoubtedly supplemented in some families by young people, who, while they did not contribute to the family income, did earn part of their own spending money away from the farm. This item includes the money spent for barber, beauty parlor, toilet articles, tobacco, candy, picture shows, dances, and other recreation.

**TABLE 11. Total expenditures for family living for 51 farm families in Summit County, Utah, 1930.**

Item	Cash Expenditures		Supplied by Farm		Total Living Cost	
	Value	Percent- age of Total	Value	Percent- age of Total	Value	Percent- age of Total
	Dols.	Per cent	Dols.	Per cent	Dols.	Per cent
Food	247	21.8	258	48.7	505	30.4
Shelter and furnishings	68	6.0	240	45.3	308	18.5
Clothing	218	19.2	.....	.....	218	13.1
Use of automobile	120	10.6	32	6.0	152	9.1
Household operation	132	11.6	.....	.....	132	7.9
Education	104	9.3	.....	.....	104	6.3
Life insurance	74	6.5	.....	.....	74	4.5
Health	55	4.9	.....	.....	55	3.3
Contributions	52	4.6	.....	.....	52	3.1
Personal spending money	48	4.2	.....	.....	48	2.9
Other expenses	15	1.3	.....	.....	15	.9
<b>Total</b>	<b>1133</b>	<b>100.0</b>	<b>530</b>	<b>100.0</b>	<b>1663</b>	<b>100.0</b>

## INCOME AND EXPENDITURES ACCORDING TO VARIOUS GROUPS

The preceding analysis of expenditures for family living has been made for the average of the group. This method of reporting results gives a general picture of the distribution of the income; however, it does not provide an analysis of expenditures on the basis of different sized incomes. In order to study the family expenditures according to varying incomes, the farm families were grouped in the following classes: Families having cash expenditures of less than \$500; \$501 to \$1000; \$1001 to \$1500; \$1501 to \$2000; and \$2001 to \$2500 (Table 12, Figure 8).



## Distribution of Total Living Cost

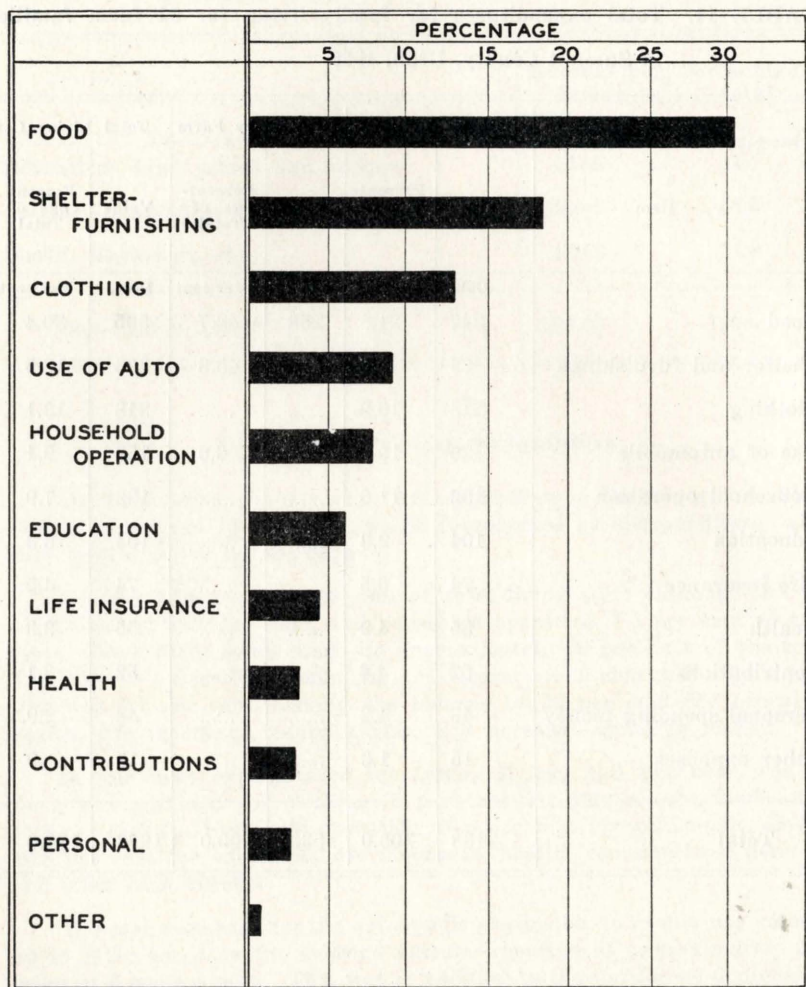


Figure 7—Food comprised 30.4 per cent of total living cost, shelter and furnishings 18.5 per cent, and clothing 13.1 per cent. The combined cost of food, shelter, and clothing was 62 per cent of total cost of living.  
Data, Table 11.

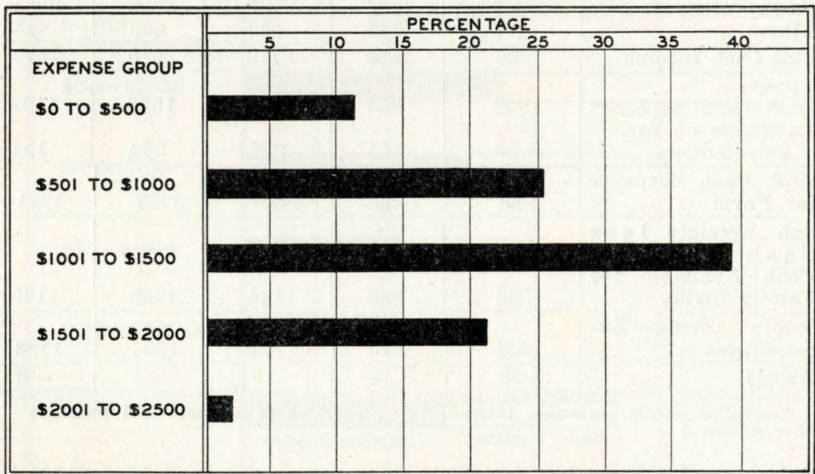
The average expenditure for 11 per cent of the families was \$441; for 25 per cent of the families the expenditures averaged \$816; for 39 per cent the average was \$1175; while 22 per cent averaged \$1695. The cash expense for only one family exceeded \$2000. Since there was but one family in this classification, averages will be given in subsequent tables for the four groups only and for all families in the study.



**TABLE 12.** Average cash expenditure of 51 farm families in Summit County, Utah, 1930, according to various expenditure groups, showing number in each group, percentage of total, and average number in family.

	Average Expendi- tures	No. of families	Percentage of total	Avg. No. in family
	Dols.		Per cent	
Less than \$500	441	6	11.7	4.67
\$501 to \$1000	816	13	25.5	5.61
\$1001 to \$1500	1175	20	39.2	6.15
\$1501 to \$2000	1695	11	21.6	5.73
\$2001 to \$2500	2362	1	2.0	8.00
Totals		51	100.0	5.5

**Percentage of Families in Various Cash Expenditure Groups**



**Figure 8**—39 per cent of the families expended for family living between \$1000 and \$1500, while 37 per cent expended less than \$1000 and only 24 per cent more than \$1500. Data, Table 12.

**Distribution of Farm Income**

The distribution of the total cash income for farm expense, payments of indebtedness, and purchase of livestock, buildings, and equipment, and for family living is shown in Table 13 and in Figure 9, grouped according to the expenditure for family living. In the group in which the cash expenditure for family living averaged less than \$500, the total cash income was \$1006. Of this, \$853 was from the farm and \$153 from other sources. The total cash expense for farm was \$658, leaving available for family

living but \$348. The family living expenditure for this group averaged \$441, which was \$93 more than there was cash available to spend. In other words, the families in this group, on an average, were required to go in debt to the amount of \$93 for family living for the year reported.

The group having an average expenditure for family living of between \$1501 and \$2000 showed a cash income of \$3515, a total cash farm expense for farm of \$1787 available for family living. The family expenditures amounted to \$1694 for this group, leaving a balance of \$34.

**TABLE 13. Average total income, farm expense, and family living expenditures according to cash expended for family living, for 51 farm families in Summit County, Utah, 1930.**

Item	Less than \$500 for family living	\$501 to \$1000	\$1001 to \$1500	\$1501 to \$2000	Avg. of total
	Dols.	Dols.	Dols.	Dols.	Dols.
<b>Cash Income</b>					
Farm	853	1532	2156	2852	2035
Other	153	336	556	663	485
<b>Total Cash Income</b>	1006	1868	2712	3515	2520
<b>Expense</b>					
Cash farm expense*	602	864	1306	1523	1197
Payments on farm indebtedness	56	165	222	264	194
<b>Total Cash Expense for Farm</b>	658	1029	1528	1787	1391
<b>Cash Receipts less Cash Expense or Cash Available for Family Living</b>	348	839	1184	1728	1129
<b>Family Living Ex- penditures</b>	441	815	1174	1694	1133
<b>Balance</b>	-93	24	10	34	-4

\*Including current expenses, interest, taxes, purchase of livestock and buildings and equipment.)

The total cash income for the various groups averaged from \$1006 to \$3515. In the group having the smallest incomes 65.4 per cent was used for farm expenses, leaving only 43.8 per cent for the family living. However, in the group having the larger income, the farm expenses were only 50.8 per cent of the total, leaving 48.2 per cent for use of the family (Table 14, Figure 9). The cash available for family living on the farms with small incomes was greatly reduced because of the high percentage of the total income required to pay farm expenses. The larger proportion of the farm expenses, such as fixed overhead, must be paid even if the income is low.

#### **Total Living Cost According to Various Cash Expenditure Groups**

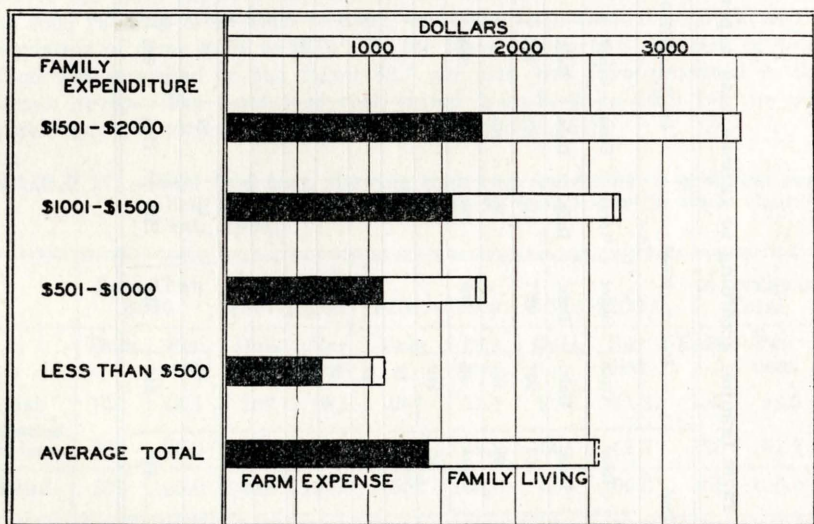
The total cost of living, both cash and that supplied by farm, is shown for the various items in Table 15 grouped according to cash expenditures



**TABLE 14.** Percentage distribution of family cash income, grouped according to cash expended for family living for 51 farm families in Summit County, Utah, 1930.

Group	Total Income	Percentage Distribution		
		Total farm expense including payments on indebtedness, etc.	Family living	Balance
	Dols.	Per cent	Per cent	Per cent
Expenditure				
Less than \$500	1006	65.4	43.8	-9.2
\$501-\$1000	1868	55.1	43.6	1.3
\$1001-\$1500	2712	56.4	43.3	0.3
\$1501-\$2000	3515	50.8	48.2	1.0
Average for all groups	2520	55.2	45.0	-0.2

**Distribution of Total Cash Income for Family  
Grouped According to Cash Expenditure for Family Living**



**Figure 9**—The percentage of total farm income going into farm expense decreased as income increased. Farms with only \$1000 cash income expended 64 per cent for farm expense, while farms with \$3500 cash income expended but 48 per cent for farm.

for family living. The total living cost varied from \$819 to \$2335, with \$1663 as the average for all families in the study.

The total value of living supplied by the farm, including food, use of home and automobile, varied from \$378 in the lower group to \$640 in the upper group, averaging \$530 and showing that as cash expenditure increased there was also an increase in value of farm privileges for which there was no cash cost (Table 16). However, this increase was not in the same proportion as was the cash expenditure, as shown in the percentage figures in Table 16, since in the lower group 46.2 per cent of total living cost was supplied by the farm while in the upper group the farm supplied but 27.4 per cent.



**TABLE 15. Total living cost of 51 farm families according to various cash expenditure groups in Summit County, Utah, 1930.**

Item	Less than \$500			\$501 to \$1000			\$1001 to \$1500			\$1501 to \$2000			Average of Total		
	Cash	Other	Total	Cash	Other	Total	Cash	Other	Total	Cash	Other	Total	Cash	Other	Total
	Dols.	Dols.	Dols.	Dols.	Dols.	Dols.	Dols.	Dols.	Dols.	Dols.	Dols.	Dols.	Dols.	Dols.	Dols.
Food .....	156	206	362	202	217	419	282	270	552	274	305	579	247	258	505
Clothing .....	79	....	79	155	....	155	240	....	240	308	....	308	218	....	218
Shelter .....	24	171	195	30	169	199	51	264	315	163	310	473	68	240	308
Household operation .....	82	....	82	112	....	112	144	....	144	145	....	145	132	....	132
Health .....	11	....	11	42	....	42	76	....	76	52	....	52	55	....	55
Contributions .....	38	....	38	42	....	42	48	....	48	76	....	76	52	....	52
Education .....	9	....	9	46	....	46	57	....	57	281	....	281	104	....	104
Automobile .....	12	1	13	96	22	118	134	47	181	169	25	194	120	32	152
Personal .....	21	....	21	35	....	35	50	....	50	73	....	73	48	....	48
Life insurance .....	9	....	9	29	....	29	71	....	71	143	....	143	74	....	74
Other .....	....	....	....	27	....	27	22	....	22	11	....	11	15	....	15
<b>Total .....</b>	<b>441</b>	<b>378</b>	<b>819</b>	<b>816</b>	<b>408</b>	<b>1224</b>	<b>1175</b>	<b>581</b>	<b>1756</b>	<b>1695</b>	<b>640</b>	<b>2335</b>	<b>1133</b>	<b>530</b>	<b>1663</b>

**TABLE 16. Total living cost, showing cash cost and value of products supplied by farm for 51 farm families in Summit County, Utah, 1930.**

	Less Than \$500		\$501-\$1000		\$1001-\$1500		\$1501-\$2000		Average of Total	
	Dols.	Per cent	Dols.	Per cent	Dols.	Per cent	Dols.	Per cent	Dols.	Per cent
Cash	441	53.8	816	66.7	1175	66.9	1695	72.6	1133	68.1
Other	378	46.2	408	33.3	581	33.1	640	27.4	530	31.9
Total	819	100.0	1224	100.0	1756	100.0	2335	100.0	1663	100.0

The value of the food purchased, together with the products supplied by the farm for family living, is shown in Table 17. The food products which the farm supplied also showed an increase with increased total cost of food ranging from \$206 to \$305, while the cash cost of food showed a variation of from \$156 to \$274<sup>4</sup>. In the lower group 56.9 per cent of total food was produced on the farm; 52.7 per cent was farm-produced in the upper group. The total food cost varied from \$362 to \$579 for the different groups, with an average for all families of \$505.

**TABLE 17. Total food cost, showing cash cost and value of products supplied by the farm for 51 farm families in Summit County, Utah, 1930.**

	Less Than \$500		\$501-\$1000		\$1001-\$1500		\$1501-\$2000		Average of Total	
	Dols.	Per cent	Dols.	Per cent	Dols.	Per cent	Dols.	Per cent	Dols.	Per cent
Cash	156	43.1	202	48.2	282	51.1	274	47.3	247	48.9
Supplied by farm	206	56.9	217	51.8	270	48.9	305	52.7	258	51.1
Total	362	100.0	419	100.0	552	100.0	579	100.0	505	100.0

The average clothing cost for the different groups per family varied from \$79 to \$308, while shelter and furnishings ranged from \$195 to \$473 (Table 15).

The greatest variation was shown in advancement and education, which was from \$9 to \$281 per family; life insurance varied from \$9 to \$143 and use of automobile from \$13 to \$194.<sup>5</sup>

It is significant that 86.3 per cent of all families owned automobiles which were maintained in part for family use. However, in the group whose cash expenditures were less than \$500, only one-sixth of the families had

<sup>4</sup>The coefficient of simple correlation between food costs and food products supplied by the farm was 0.76.

<sup>5</sup>The coefficient of simple correlation between cash available for family living and expenditure for clothing was 0.39; cash available and education, 0.54; and cash available with life insurance, 0.46. The use of automobile correlated with cash available showed a coefficient of only 0.12 and food with cash available gave a coefficient of 0.18.



cars, while all families whose cash expenditures exceeded \$1000 were car owners.

A similar relationship exists with regard to life insurance. While two-thirds of all families carried life insurance, this was mainly carried by the groups spending more than \$1000 for family living; 81 per cent of these carried insurance, while only 42 per cent of the families where less than \$1000 was available made this investment for the protection of their families.

The variation which occurs for the different groups would be affected to some extent by the variation in number in family (Table 12). This difference in size of family will be considered in more detail in another part of this bulletin where computations have been made on the basis of adult male equivalents.

The distribution of the total living cost, including not only cash cost but the value of that supplied by farm, is shown in terms of percentage for the various items in Table 18 and Figure 10. The value of food comprised 44.2 per cent of the total living cost in the lower group, while in the upper group this item was but 24.8 per cent of the cost of living. The cost for shelter and furnishings constituted a higher percentage of total for the lower group than for the higher, as was also true in terms of percentage of household operation and contributions. Clothing, education, automobile, and all other items showed a lower percentage of total living cost for the lower expenditure group than for the upper group. The greatest variation is shown in expenditure for education, this item showing a range of from 1 to 12 per cent between the lower and upper groups.

The family cost for use of automobile also showed a decided increase with the various groups, as did life insurance, the latter ranging from 1.1 to 6.1 per cent of total cost of living.

**TABLE 18.** Percentage distribution of total living cost, according to various cash expenditure groups, for 51 farm families in Summit County, Utah, 1930.

Item	Cash Expenditure				
	0-\$500	\$501-\$1000	\$1001-\$1500	\$1501-\$2000	Avg. of Total
	Per cent	Per cent	Per cent	Per cent	Per cent
Food	44.2	34.2	31.4	24.8	30.4
Clothing	9.7	12.7	13.7	13.2	13.1
Shelter and furnishings	23.8	16.3	17.9	20.3	18.5
Household operation	10.0	9.1	8.2	6.2	7.9
Health	1.3	3.4	4.3	2.2	3.3
Contributions	4.6	3.4	2.7	3.3	3.1
Education	1.0	3.8	3.2	12.0	6.3
Automobile	1.6	9.6	10.3	8.3	9.1
Personal	2.6	2.9	2.9	3.1	2.9
Life insurance	1.1	2.4	4.1	6.1	4.5
Other expenditures	0.1	2.2	1.3	.5	.9
Total	100.0	100.0	100.0	100.0	100.0

Distribution of Total Living Cost for Various Groups

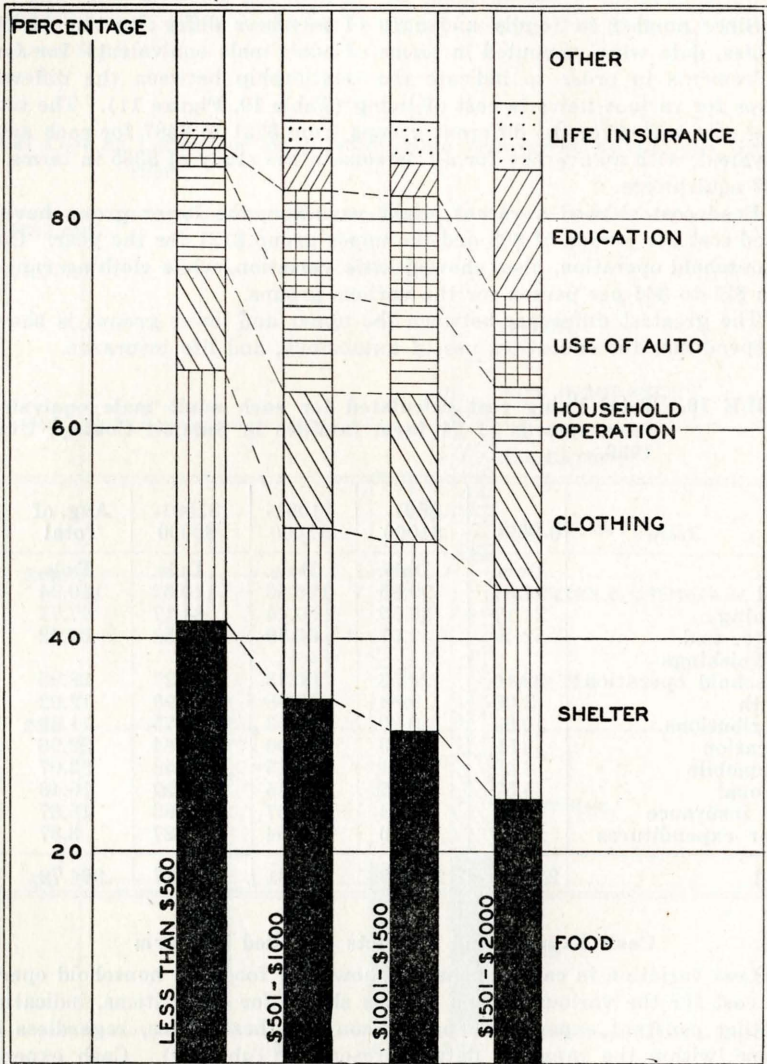


Figure 10—The percentage expenditures for food, clothing, and shelter decreased as income increased.



## TOTAL COST OF LIVING CALCULATED ON BASIS OF EACH ADULT MALE EQUIVALENT ACCORDING TO VARIOUS GROUPS

Since number in family and ages of members differ for the various families, data were computed in terms of adult male equivalents<sup>a</sup> for food requirements in order to indicate the relationship between the different groups for various items in cost of living (Table 19, Figure 11). The total living cost varied for the different groups from \$221 to \$487 for each adult equivalent, with an average for all persons in the study of \$365 in terms of adult equivalents.

Food cost showed a rather slight variation, the lower group having a food cost per person of \$98 and the upper group \$121 for the year. Cost of household operation, also, showed little variation, while clothing ranged from \$21 to \$64 per person for the various groups.

The greatest difference between the upper and lower groups is shown in expenditure for education, use of automobile, and life insurance.

**TABLE 19. Total living cost calculated for each adult male equivalent from records of 51 farm families in Summit County, Utah, 1930.**

Item	0-\$500	\$501-\$1000	\$1001-\$1500	\$1501-\$2000	Avg. of Total
	Dols.	Dols.	Dols.	Dols.	Dols.
Food	97.57	99.35	116.53	120.62	110.94
Clothing	21.17	36.65	50.74	64.17	47.77
Shelter and furnishings	52.49	47.07	66.59	98.58	67.62
Household operation	22.16	26.53	30.43	30.27	28.95
Health	3.06	9.88	15.98	10.90	12.02
Contributions	10.34	9.90	10.13	15.75	11.39
Education	2.52	10.90	12.00	58.64	22.96
Automobile	3.42	28.11	38.15	40.42	33.07
Personal	5.57	8.35	10.45	15.22	10.46
Life insurance	2.52	6.84	15.07	29.93	15.67
Other expenditures	.....	6.40	4.54	2.27	3.87
<b>Total</b>	<b>220.82</b>	<b>289.98</b>	<b>370.61</b>	<b>486.77</b>	<b>364.72</b>

### Cash Expense and Products Supplied by Farm

Less variation in cash expense is shown for food and household operation cost for the various groups than is shown for other items, indicating a rather constant expenditure per person for these items, regardless of income, within the range of data represented (Table 20). Cash expense for food per person for the year ranged from \$42 to \$57, with an average of \$54.

<sup>a</sup>Basis used for computing members of family in terms of adult male equivalents:

Male over 15 years.....	1.00	Children 7-10 years .....	0.75
Female over 15 years.....	0.90	Children 4-6 years .....	0.40
Children 11-14 years .....	0.90	Children less than 4 years.....	0.15

Table—adult male equivalents—adopted by United States Bureau of Labor Statistics, as reported in "Standards of Living", Bureau of Applied Economics, Washington, D. C. (1920).

The average total cash expenditure per person varied from \$119 in the lower expenditure group to \$353 in the upper group, with an average of \$249 per person for all families.

The value of living supplied by the farm showed a variation from \$97 to \$133, for each adult equivalent, with an average of \$116 for all families in the study.

Total Cost of Living for Each Adult Male Equivalent by Various Groups 1930.

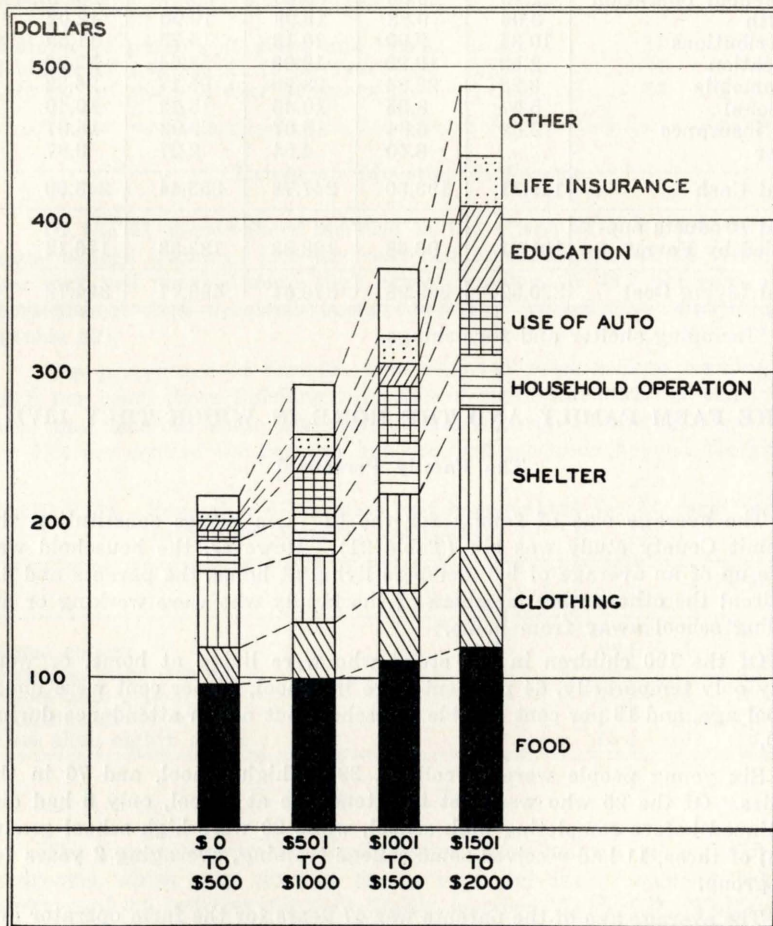


Figure 11—Of the total cost of living, food shows only a slight increase as total living cost increased, while the amount expended for advancement, life insurance, and automobile increased in proportion to income.



**TABLE 20. Cash expenditures calculated for each adult male equivalent from records of 51 farm families in Summit County, Utah, 1930.**

Item	0-\$500	\$501-\$1000	\$1001-\$1500	\$1501-\$2000	Avg. of Total
	<b>Dols.</b>	<b>Dols.</b>	<b>Dols.</b>	<b>Dols.</b>	<b>Dols.</b>
Food	42.02	47.88	59.45	57.19	54.25
Clothing	21.17	36.65	50.75	64.17	47.77
Shelter and furnishings	6.52	7.13	10.69	33.93	14.94
Household operation	22.16	26.53	30.43	30.27	28.95
Health	3.06	9.88	15.98	10.90	12.02
Contributions	10.34	9.90	10.13	15.75	11.39
Education	2.52	10.90	12.00	58.64	22.96
Automobile	3.23	22.84	28.29	35.17	26.32
Personal	5.57	8.35	10.45	15.22	10.46
Life insurance	2.52	6.84	15.07	29.93	15.67
Other	.....	6.40	4.54	2.27	3.87
<b>Total Cash</b>	<b>119.11</b>	<b>193.30</b>	<b>247.78</b>	<b>353.44</b>	<b>248.60</b>
<b>Total Products supplied by Farm*</b>	<b>101.71</b>	<b>96.68</b>	<b>122.83</b>	<b>133.33</b>	<b>116.12</b>
<b>Total Living Cost</b>	<b>220.82</b>	<b>289.98</b>	<b>370.61</b>	<b>486.77</b>	<b>364.72</b>

\*Including shelter and furnishings.

## THE FARM FAMILY AND THE HOME IN WHICH THEY LIVE

### The Family Personnel

The average size of family for the 51 farm homes constituting the Summit County study was six (Table 21). However, the household was made up of an average of 5.6 members living at home, the parents and 3.6 children; the others were members of the family who were working or attending school away from home.

Of the 190 children in the study who were living at home, or were away only temporarily, 64 per cent were in school, 23 per cent were under school age, and 13 per cent eligible for school but not in attendance during 1930.

Six young people were in college, 39 in high school, and 76 in the grades. Of the 25 who were not in attendance at school, only 5 had discontinued before completing high school, while 20 were high school graduates; of these, 11 had received some college training, averaging 2 years for the group.

The average age of the parents was 47 years for the farm operator and 42 years for the homemaker. Of the 102 parents reporting, one-third were between ages 20 to 40 years, one-third between 41 to 50 years, and one-third past the age of 50 years.

**TABLE 21. Number in family and average ages for 51 farm families in Summit County, Utah, 1930.**

Average number in household .....	6.0
Average number children .....	4.0
Average number children at home .....	3.6
Average number children away from home .....	0.4
Number of Children 12 years and less .....	108
Number young people 13 years and over .....	82
Average age of farm operators (years) .....	47
Average age of homemakers (years) .....	42
Number of parents 40 years and less .....	34
Number of parents 41 to 50 years .....	34
Number of parents over 50 years .....	34

#### Extent of Education of Parents

Of the 51 homemakers included in the study, 20.5 per cent reported some college training; 10.3 per cent had finished high school, while 17.9 per cent had received some high school training, or 48.7 per cent of the homemakers had received some education beyond the eighth grade (Table 22).

The percentage of farmers who reported some college training was 12.8 per cent; those finishing high school represented 17 per cent; those who had received some high school training represented 27.7 per cent, or 57.4 per cent of the farmers had received schooling beyond the grades.

**TABLE 22. Education of farmers and homemakers for 51 farm families in Summit County, Utah, 1930.**

	Operator	Homemaker	Average for both
	Per cent	Per cent	Per cent
Some college	12.8	20.5	16.6
Finished high school	17.0	10.3	13.7
Some high school	27.7	17.9	22.8
Finished grade school	31.9	35.9	33.9
Less than eighth grade	10.6	15.4	13.0

#### The Farm Home

The survey showed the average farm home had 5.5 rooms, with 2.75 bedrooms, which is an average of one room per family member, with an average of 0.5 bedroom for each family member (Table 23). Forty-seven per cent of the families had 6 rooms or more, while only 6 per cent had less than 4 rooms.

Of the farm families reporting, 94 per cent had living rooms, 61 per cent dining rooms and 98 per cent had one or more bedrooms. Thirty-seven per cent of the homes had bathrooms, 25 per cent were equipped with indoor toilets.



All but two of the homes were equipped with electricity, 64.7 per cent were equipped with running water, 39.2 per cent with both hot and cold water, and 11.8 per cent with furnace heat. Ninety-four per cent of the homemakers had sewing machines, 80.4 per cent electric washers, and 43 per cent vacuum cleaners; there was a telephone in 56.9 per cent of the homes reporting, a radio in 66.7 per cent, and a piano in 52.9 per cent.

**TABLE 23.** The farm home: Average number of rooms and percentage having various rooms and conveniences, for 51 farm families in Summit County, Utah, 1930.

Average number rooms in home.....	5.5 rooms
	Per cent
Percentage of total families having various rooms.....	
Living rooms .....	94.1
Dining .....	60.8
Kitchen .....	100.0
Bath room .....	37.3
Indoor toilet .....	25.5
Basement or cellar .....	80.0
Bedrooms .....	98.0
Average number bedrooms per family.....	2.75
Percentage of total having various conveniences .....	Per cent
Running wate in home—cold .....	64.7
Running water in home—hot and cold .....	39.2
Furnace .....	11.8
Electricity .....	96.1
Telephone .....	56.9
Piano .....	52.9
Radio .....	56.7
Vacuum cleaner .....	43.1
Sewing machine .....	94.1
Electric washer .....	80.4

### Valuation of House and Furnishings

The average valuation of the house, as reported by the 51 farm home-makers, was \$1494, with the furnishings averaging \$795, or a total of \$2289 for the present estimated value of the furnished home (Table 24).

The furniture and furnishings for the living room averaged \$305, for the dining room \$82, kitchen \$109, bedrooms \$141; all other equipment, including laundry, sewing machines, canning equipment, etc., averaged \$158.

**TABLE 24.** Average value of home and furnishings for 51 farm families in Summit County, Utah, 1930.

	Dols.
Value of home .....	1494
Furnishings .....	
Living room .....	305
Dining room .....	82
Kitchen .....	109
Total bedrooms .....	141
Other equipment .....	158
(Laundry, sewing machine, etc.) .....	
Total furnishings .....	795
Total home and furnishings .....	2289
Value of automobile chargeable to family .....	158

## SUMMARY

The data presented in this bulletin represent an analysis of the income and family living expenditures of 51 farm families in Summit County, Utah, for the year 1930.

The information secured from the farm-management survey for 1930 showed an average cash income of \$2520, with a cash expenditure for the farm of \$1391, leaving \$1129 cash available for family living. The family cash expenditures were \$1133, giving a balance of minus \$4 as the average for all families reporting. It is evident that the group as a whole lived within the amount available for family living. However, some families exceeded the amount available, incurring indebtedness, while others had a balance over the amount expended. This ability to live within income is significant in view of the fact that the farm income for 1930 was considerably below average, due to general low prices of agricultural products.

Of the \$2520, which was the average total cash income for all groups, 55.2 per cent was used for operating the farm business and 45 per cent for family living, leaving a balance of minus 0.2 per cent. The total living cost for the farm family averaged \$1663, of which \$1133 was cash expenditure and \$530 value of living supplied by the farm. This amount consisted of \$258 for food and \$272 for use of home and automobile.

The average total cash expenditure for food was \$247, with food products furnished by the farm valued at \$258, or a total food cost of \$505.

The expenditure for clothing for the family averaged but \$218, or \$36 per family member for the year. Due to reduced income, it was necessary for the average family to reduce expenditures wherever possible and, since the clothing budget is more flexible than food or housing costs, the clothing expenditure is below that of a normal year.

The cost of shelter averaged \$308, of which \$168 was the farm privilege value of living in the home, \$68 the cash expenditure for furnishings and repair, and \$72 depreciation and interest on investment in furnishings.

Household operation costs averaged \$132, of which fuel and electricity constituted approximately two-thirds.

The family cash expenditure for health averaged \$55; advancement and education, \$104; use of automobile chargeable to family, \$152; personal spending money, \$48; contributions, \$52; life insurance, \$74; and miscellaneous expense, \$15.

Of the total families reporting, 11.7 per cent reported an expenditure of less than \$500; 25.5 per cent between \$501 and \$1000; 39.2 per cent between \$1001 and \$1500; and 21.6 per cent expended more than \$1500 for family living.

The average total cost of family living for each adult male equivalent was \$364. This varied from \$221 per adult equivalent, in the group spending less than \$500, to \$487 per adult equivalent in the group expending between \$1501 and \$2000.

The cash expenditure for family living increased in proportion to increase in income. Certain items, such as food and household operation, remained fairly constant on the basis of the adult male equivalent, while clothing showed a uniform increase with increased income. Although



expenditure for advancement, life insurance, and use of automobile showed a decided increase as income increased.

It was found from this study that the families with low income spent their money for necessities and had little available to spend for education, life insurance, or automobiles. It was not until the income available for family living reached \$1000 or more that the family requirements above necessities could be provided.

The average size of family was shown to be six, represented by father, mother, and four children or other members of household. The average age of the parents was 45 years. The education of the parents showed that 30 per cent had finished high school, some of whom had gone to college; 14 per cent had attended high school; 34 per cent had finished the eighth grade; only 13 per cent had discontinued school before completing the eighth grade.

The average farm home contained 5.5 rooms, with 2.75 bedrooms per family. In the main, the homes were well-built, conveniently equipped farm homes, averaging approximately one room per person. Ninety-six per cent of the homes were equipped with electricity, while two-thirds of the homes had running water in the house.

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